

Exhibit 8 to Hall Declaration



PO Box 4025
Coraopolis, PA 15108-6942

CANCELLATION NOTICE

Notification Date: 01/22/2009

000793 - 001585

KENNETH TAGGART

PO BOX 411

TELFORD, PA 18969-0411

RE: Loan Number: [REDACTED] 3957
Property Location: 521 COWPATH ROAD
TELFORD PA 18969
Master Policy Number: 6043-0002
Certificate Number: [REDACTED] 065
Cancellation Reason: DUPLICATE COVERAGE

Dear Customer:

The lender-placed insurance we obtained on your property was cancelled on 08/09/2008 for the reason stated above. The effective date of your homeowner's insurance policy is later than the effective date of the lender-placed coverage so you will receive only a partial credit of the insurance costs we previously charged to you which will be applied to your escrow account.

To receive a credit for the remaining portion of the costs for the lender-placed insurance, please send us documentation, preferably a copy of your homeowner's policy, that shows you had insurance in effect for the period 07/11/2008 through 08/09/2008.

If you have any questions, please call, toll-free, (800) 256-9962, Monday through Friday, 4 a.m. to 8 p.m. PST. Calls to our Insurance Department may be monitored for quality assurance.

Thank you,

Insurance Department
GMAC Mortgage, LLC